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Magdalena Timothy A. Russell P. Michiko Ko Geoffrey M Miles Lasa Andrew P. Keith Beme Scott Wolir ** CONTINUING THIS APPL	a Mik, 0. Palme Samm bbayas 1. Geln ter, Ne Golde er, Ne DATA LN CLA	idgefield, CT; Greenwich, CT; er, Stamford, CT; hi, Stamford, CT; hi, Stamford, CT; han, Stamford, CT; handle Stamfor	·*						
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TITLE Method and apparatus for providing a benefit during a transaction for use during a later transaction									
RECEIVED 1	EIVED No to charge/credit DEPOSIT ACCOUNT					☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other ☐ Credit			